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Elaine F. Marshall

North Carolina Secretary of State

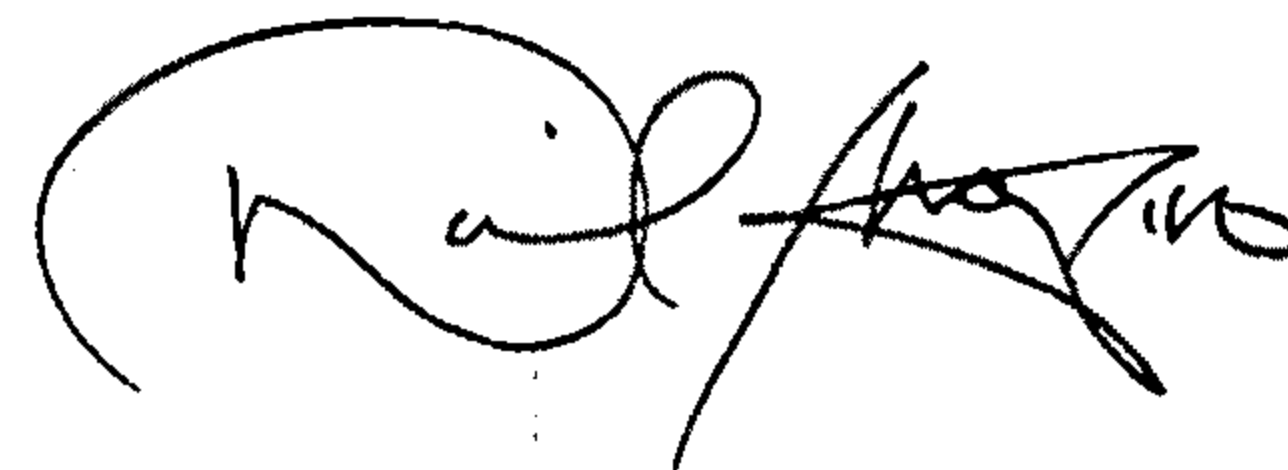
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State of New York
Department of State } ss:

I hereby certify, that Certificate of Merger, CITIFINANCIAL MORTGAGE COMPANY, INC., with and into CITIMORTGAGE, INC., was filed with this office 06/29/2006. The effective date of the merger was 07/01/2006.

A Certificate of Amendment BT INTERNATIONAL TRADING CORPORATION, changing CITIMORTGAGE, INC., was filed 05/04/2005.

*WITNESS my hand and the official seal
of the Department of State at the City of
Albany, this 30th day of June two
thousand and six.*



Special Deputy Secretary of State

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